

EXHIBIT 9

Plaintiff's Privilege Log, August 31, 2018¹

Consumer Financial Protection Bureau v. Navient Corporation, et al.

Category 71

Description: Confidential pre-decisional and deliberative communications and documents prepared by or shared among personnel in the Bureau's Office for Students, personnel in the Department of Education, personnel in the Department of Treasury, and/or personnel in the Executive Office of the President relating to the development and drafting of the Bureau's "Payback Playbook," including drafts of the Payback Playbook, drafts of documents related to the Payback Playbook that were released with the Payback Playbook on April 28, 2016 or January 13, 2017, and related communications; purpose of communications and documents was to obtain, provide, or discuss feedback, comments, recommendations, or suggestions from personnel in the Department of Education regarding the content of the Payback Playbook or related documents in connection with the process of developing recommendations to former Director Richard Cordray regarding the content and publication of the Payback Playbook; drafts of the Payback Playbook and drafts of related documents contain or reflect non-final recommendations, suggestions, or views of Bureau personnel regarding the content of such documents in connection with the aforementioned process; communications and documents preceded final decisions regarding the content or publication of the Payback Playbook.²

Privileges: Deliberative Process Privilege

Documents Withheld or Redacted:³ CFPB-NAV-0041605; CFPB-NAV-0041610; CFPB-NAV-0041699; CFPB-NAV-0041784; CFPB-NAV-0041786; CFPB-NAV-0041791; CFPB-NAV-0041796; CFPB-NAV-0041801; CFPB-NAV-0041803; CFPB-NAV-0042224; CFPB-NAV-0042285; CFPB-NAV-0042287; CFPB-NAV-0042736; CFPB-NAV-0042737; CFPB-NAV-0042738; CFPB-NAV-0042739; CFPB-NAV-0042747; CFPB-NAV-0042749; ; ; CFPB-NAV-0041605; CFPB-NAV-0041610; CFPB-NAV-0041699; CFPB-NAV-0041784; CFPB-NAV-0041786; CFPB-NAV-0041791; CFPB-NAV-0041796; CFPB-NAV-0041801; CFPB-NAV-0041803; CFPB-NAV-0042224; CFPB-NAV-0042285; CFPB-NAV-0042287; CFPB-NAV-0042736; CFPB-NAV-0042737; CFPB-NAV-0042738; CFPB-NAV-0042739; CFPB-NAV-0042747; CFPB-NAV-0042749

¹ This privilege log relates to privileged predecisional communications between the Bureau and the Department of Education pursuant to the Court's May 3, 2018 Order.

² The identities of the senders and recipients of each email and its attachments (if any) appear in the emails themselves, which information the Bureau has produced in unredacted form.

³ Documents are identified by their beginning bates numbers. Documents can be listed in more than one category.

Category 72

Description: Confidential pre-decisional and deliberative communications from personnel in the Bureau to personnel in the Department of Education relating to the drafting of a revised version of the Student Loan Examination Procedures, and attached drafts of the revised Examination Procedures; purpose of communications was to obtain comments or feedback from personnel in the Department of Education regarding the revised Examination Procedures in connection with the process of developing recommendations to former Director Richard Cordray regarding the content of the revised Examination Procedures; redacted communications and attached drafts reflect non-final views, opinions, or proposals of Bureau personnel regarding the content of the revised Examination Procedures or Supervisory Highlights in connection with the aforementioned process; communications and documents preceded final decisions regarding the content of the revised Examination Procedures.

Privileges: Deliberative Process Privilege

Documents Withheld or Redacted: CFPB-NAV-0042213; CFPB-NAV-0042214; CFPB-NAV-0042719; CFPB-NAV-0042721; CFPB-NAV-0042722; CFPB-NAV-0042723; CFPB-NAV-0042733; CFPB-NAV-0042734

Category 73

Description: Confidential pre-decisional and deliberative drafts of the Bureau's May 14, 2015 Request for Information concerning student loan servicing prepared by personnel in the Bureau's Office for Students ("RFI"); drafts were sent to personnel in the Department of Education for the purpose of obtaining feedback or comments from personnel in the Department of Education regarding the content of the RFI in connection with the process of developing recommendations to former Director Richard Cordray regarding the content of the RFI; drafts preceded final decisions regarding the content of the RFI.

Privileges: Deliberative Process Privilege

Documents Withheld or Redacted: CFPB-NAV-0043261; CFPB-NAV-0043263; CFPB-NAV-0043265; CFPB-NAV-0043643

Category 74

Description: Confidential pre-decisional and deliberative communications and documents prepared by or shared among personnel in the Bureau's Office for Students, personnel in the Department of Education, personnel in the Department of Treasury, and/or personnel in the Executive Office of the President relating to the development, drafting, or publication of the September 2015 report titled "Student Loan Servicing: Analysis of Public Input and Recommendations for Reform," including drafts of the report and related communications; purpose of communications and documents was to obtain, provide, or discuss feedback,

comments, recommendations, or suggestions from personnel in the aforementioned federal agencies or offices regarding the content of the report in connection with the process of developing recommendations to former Director Richard Cordray regarding the content and publication of the Payback Playbook; drafts of the report reflect non-final recommendations, suggestions, or views of Bureau personnel regarding the content of the report; communications and documents preceded final decisions regarding the content or publication of the report.

Privileges: Deliberative Process Privilege

Documents Withheld or Redacted: CFPB-NAV-0041584; CFPB-NAV-0041585; CFPB-NAV-0042660; CFPB-NAV-0042661; CFPB-NAV-0042671; CFPB-NAV-0042682; CFPB-NAV-0042683; CFPB-NAV-0042684; CFPB-NAV-0042685; CFPB-NAV-0042686; CFPB-NAV-0043062; CFPB-NAV-0043063; CFPB-NAV-0043064; CFPB-NAV-0043066; CFPB-NAV-0043068; CFPB-NAV-0043108; CFPB-NAV-0043110; CFPB-NAV-0043112; CFPB-NAV-0043114; CFPB-NAV-0043116; CFPB-NAV-0043118; CFPB-NAV-0043128; CFPB-NAV-0043138; CFPB-NAV-0043148; CFPB-NAV-0043150; CFPB-NAV-0043332; CFPB-NAV-0043366; CFPB-NAV-0043367; CFPB-NAV-0043374; CFPB-NAV-0043523; CFPB-NAV-0043524; CFPB-NAV-0043526; CFPB-NAV-0043527; CFPB-NAV-0043529; CFPB-NAV-0043531; CFPB-NAV-0043533

Category 75

Description: Confidential pre-decisional and deliberative communications and documents prepared by or shared among personnel in the Bureau's Office for Students, personnel in other divisions of the Bureau, personnel in the Department of Education, personnel in the Department of Treasury, and/or personnel in the Executive Office of the President relating to the drafting, development, or publication of the "Joint Statement of Principles on Student Loan Servicing" issued by the Bureau, the Department of Education, and the Department of Treasury on September 29, 2015, including drafts of the Joint Statement of Principles and related communications and documents; purpose of communications and documents was to obtain, provide, or discuss feedback, comments, reactions, recommendations, or suggestions from personnel in the aforementioned federal agencies or offices regarding the content of the Joint Statement of Principles in connection with the process of developing recommendations to former Director Cordray and leadership at other federal agencies regarding the content and publication of the Joint Statement of Principles; communications and documents contain or reflect non-final analyses, reactions, recommendations, suggestions, or views of personnel in the aforementioned federal agencies or offices in connection with the aforementioned process; communications and documents preceded final decisions regarding the content and publication of the Joint Statement of Principles.

Privileges: Deliberative Process Privilege

Documents Withheld or Redacted: CFPB-NAV-0041521; CFPB-NAV-0041522; CFPB-NAV-0041523; CFPB-NAV-0041524; CFPB-NAV-0041525; CFPB-NAV-0041527; CFPB-NAV-0041528; CFPB-NAV-0041530; CFPB-NAV-0041531; CFPB-NAV-0041533; CFPB-NAV-

0041534; CFPB-NAV-0041536; CFPB-NAV-0041537; CFPB-NAV-0041538; CFPB-NAV-0041539; CFPB-NAV-0041540; CFPB-NAV-0041543; CFPB-NAV-0041546; CFPB-NAV-0041547; CFPB-NAV-0041553; CFPB-NAV-0041554; CFPB-NAV-0041558; CFPB-NAV-0041559; CFPB-NAV-0041560; CFPB-NAV-0041564; CFPB-NAV-0041565; CFPB-NAV-0041569; CFPB-NAV-0041570; CFPB-NAV-0041575; CFPB-NAV-0041576; CFPB-NAV-0041583; CFPB-NAV-0041586; CFPB-NAV-0042555; CFPB-NAV-0042556; CFPB-NAV-0042557; CFPB-NAV-0042558; CFPB-NAV-0042559; CFPB-NAV-0042561; CFPB-NAV-0042562; CFPB-NAV-0042564; CFPB-NAV-0042565; CFPB-NAV-0042566; CFPB-NAV-0042567; CFPB-NAV-0042568; CFPB-NAV-0042569; CFPB-NAV-0042570; CFPB-NAV-0042572; CFPB-NAV-0042573; CFPB-NAV-0042575; CFPB-NAV-0042576; CFPB-NAV-0042579; CFPB-NAV-0042580; CFPB-NAV-0042583; CFPB-NAV-0042584; CFPB-NAV-0042590; CFPB-NAV-0042591; CFPB-NAV-0042594; CFPB-NAV-0042595; CFPB-NAV-0042599; CFPB-NAV-0042600; CFPB-NAV-0042601; CFPB-NAV-0042605; CFPB-NAV-0042606; CFPB-NAV-0042610; CFPB-NAV-0042611; CFPB-NAV-0042615; CFPB-NAV-0042616; CFPB-NAV-0042621; CFPB-NAV-0042622; CFPB-NAV-0042627; CFPB-NAV-0042628; CFPB-NAV-0042635; CFPB-NAV-0042636; CFPB-NAV-0042643; CFPB-NAV-0042644; CFPB-NAV-0042651; CFPB-NAV-0042652; CFPB-NAV-0042659; CFPB-NAV-0042662; CFPB-NAV-0042669; CFPB-NAV-0042672; CFPB-NAV-0042682; CFPB-NAV-0042687; CFPB-NAV-0042698; CFPB-NAV-0042838; CFPB-NAV-0042840; CFPB-NAV-0042842; CFPB-NAV-0042844; CFPB-NAV-0042846; CFPB-NAV-0042849; CFPB-NAV-0042852; CFPB-NAV-0042854; CFPB-NAV-0042856; CFPB-NAV-0042858; CFPB-NAV-0042860; CFPB-NAV-0042862; CFPB-NAV-0042864; CFPB-NAV-0042866; CFPB-NAV-0042867; CFPB-NAV-0042868; CFPB-NAV-0042869; CFPB-NAV-0042871; CFPB-NAV-0042873; CFPB-NAV-0042877; CFPB-NAV-0042881; CFPB-NAV-0042885; CFPB-NAV-0042889; CFPB-NAV-0042893; CFPB-NAV-0042898; CFPB-NAV-0042902; CFPB-NAV-0042906; CFPB-NAV-0042911; CFPB-NAV-0042916; CFPB-NAV-0042921; CFPB-NAV-0042925; CFPB-NAV-0042930; CFPB-NAV-0042934; CFPB-NAV-0042939; CFPB-NAV-0042944; CFPB-NAV-0042950; CFPB-NAV-0042956; CFPB-NAV-0042962; CFPB-NAV-0042968; CFPB-NAV-0042975; CFPB-NAV-0042982; CFPB-NAV-0042989; CFPB-NAV-0042996; CFPB-NAV-0043003; CFPB-NAV-0043011; CFPB-NAV-0043019; CFPB-NAV-0043027; CFPB-NAV-0043034; CFPB-NAV-0043041; CFPB-NAV-0043048; CFPB-NAV-0043055; CFPB-NAV-0043070; CFPB-NAV-0043077; CFPB-NAV-0043084; CFPB-NAV-0043092; CFPB-NAV-0043100; CFPB-NAV-0043120; CFPB-NAV-0043130; CFPB-NAV-0043140; CFPB-NAV-0043152; CFPB-NAV-0043160; CFPB-NAV-0043169; CFPB-NAV-0043266; CFPB-NAV-0043268; CFPB-NAV-0043270; CFPB-NAV-0043273; CFPB-NAV-0043276; CFPB-NAV-0043277; CFPB-NAV-0043278; CFPB-NAV-0043280; CFPB-NAV-0043282; CFPB-NAV-0043284; CFPB-NAV-0043286; CFPB-NAV-0043291; CFPB-NAV-0043296; CFPB-NAV-0043301; CFPB-NAV-0043306; CFPB-NAV-0043311; CFPB-NAV-0043316; CFPB-NAV-0043321; CFPB-NAV-0043326; CFPB-NAV-0043332; CFPB-NAV-0043338; CFPB-NAV-0043345; CFPB-NAV-0043351; CFPB-NAV-0043359; CFPB-NAV-0043382; CFPB-NAV-0043384; CFPB-NAV-0043386; CFPB-NAV-0043388; CFPB-NAV-0043390; CFPB-NAV-0043392; CFPB-NAV-0043394; CFPB-NAV-0043396; CFPB-NAV-0043398; CFPB-NAV-0043401; CFPB-NAV-0043405; CFPB-NAV-0043410; CFPB-NAV-0043415; CFPB-NAV-0043420; CFPB-NAV-0043425; CFPB-NAV-0043430; CFPB-NAV-0043435; CFPB-NAV-0043441; CFPB-NAV-0043447; CFPB-NAV-0043453; CFPB-NAV-

0043459; CFPB-NAV-0043466; CFPB-NAV-0043473; CFPB-NAV-0043480; CFPB-NAV-0043487; CFPB-NAV-0043494; CFPB-NAV-0043502; CFPB-NAV-0043509; CFPB-NAV-0043516

Category 76

Description: Confidential communications and document exchanged for the purpose of obtaining or providing legal advice from attorney in the Department of Education relating to the drafting of the “Joint Statement of Principles on Student Loan Servicing” issued by the Bureau, the Department of Education, and the Department of Treasury on September 29, 2015; communications reflect sharing of information relating to and in furtherance of common interests relating to student loan servicing.

Privileges: Attorney-Client Privilege, Common Interest Privilege

Documents Withheld or Redacted: CFPB-NAV-0042659

Category 77

Description: Confidential communications and document reflecting legal advice by attorney in the Department of Treasury regarding the content of the “Joint Statement of Principles on Student Loan Servicing” issued by the Bureau, the Department of Education, and the Department of Treasury on September 29, 2015; purpose of communications and document was to provide legal advice to personnel in the aforementioned federal agencies relating to the drafting of the Joint Statement; communications reflect sharing of information relating to and in furtherance of common interests relating to student loan servicing.

Privileges: Attorney-Client Privilege, Common Interest Privilege

Documents Withheld or Redacted: CFPB-NAV-0042565; CFPB-NAV-0042566; CFPB-NAV-0042838; CFPB-NAV-0042840; CFPB-NAV-0042842; CFPB-NAV-0042844; CFPB-NAV-0042846; CFPB-NAV-0042849; CFPB-NAV-0042852; CFPB-NAV-0043266; CFPB-NAV-0043268; CFPB-NAV-0043270; CFPB-NAV-0043273; CFPB-NAV-0043382; CFPB-NAV-0043384; CFPB-NAV-0043386; CFPB-NAV-0043388

Category 78

Description: Confidential communications reflecting legal advice by attorney in the Bureau’s Legal Division regarding the publication of the “Joint Statement of Principles on Student Loan Servicing” issued by the Bureau, the Department of Education, and the Department of Treasury on September 29, 2015; purpose of communication was to provide legal advice to personnel in the aforementioned federal agencies relating to the drafting of the Joint Statement of Principles;

communications reflect sharing of information relating to and in furtherance of common interests relating to student loan servicing.

Privileges: Attorney-Client Privilege, Common Interest Privilege

Documents Withheld or Redacted: CFPB-NAV-0041586; CFPB-NAV-0042662; CFPB-NAV-0042687; CFPB-NAV-0042698; CFPB-NAV-0043070; CFPB-NAV-0043077; CFPB-NAV-0043084; CFPB-NAV-0043092; CFPB-NAV-0043100; CFPB-NAV-0043120; CFPB-NAV-0043130; CFPB-NAV-0043140; CFPB-NAV-0043152; CFPB-NAV-0043160; CFPB-NAV-0043169

Category 79

Description: Confidential pre-decisional and deliberative communications and documents prepared by or shared among personnel in the Bureau, personnel in the Department of Education, personnel in the Department of Treasury, and/or personnel in the Executive Office of the President relating to the development and drafting of the July 20, 2016 Memorandum from Ted Mitchell to James Runcie regarding "Policy Direction on Federal Student Loan Servicing," including documents reflecting the provision of technical assistance from personnel in the Office for Students to personnel in the Department of Education relating to student loan servicing, drafts of the memorandum, and related communications; purpose of communications and documents was to develop, obtain, provide, or discuss opinions, recommendations, reactions, suggestions, or views of personnel in the Bureau and other federal agencies or offices regarding the content of the memorandum in connection with the process of drafting the memorandum; communications and documents contain or reflect non-final analyses, reactions, recommendations, suggestions, or views of personnel in the aforementioned federal agencies or offices in connection with the aforementioned process; communications and documents preceded final decisions regarding the content and publication of the memorandum.

Privileges: Deliberative Process Privilege

Documents Withheld or Redacted: CFPB-NAV-0041613; CFPB-NAV-0041614; CFPB-NAV-0041618; CFPB-NAV-0041619; CFPB-NAV-0041621; CFPB-NAV-0041622; CFPB-NAV-0041624; CFPB-NAV-0041626; CFPB-NAV-0041627; CFPB-NAV-0041630; CFPB-NAV-0041631; CFPB-NAV-0041853; CFPB-NAV-0041854; CFPB-NAV-0041855; CFPB-NAV-0041857; CFPB-NAV-0041859; CFPB-NAV-0041862; CFPB-NAV-0041864; CFPB-NAV-0041865; CFPB-NAV-0041866; CFPB-NAV-0041867; CFPB-NAV-0041868; CFPB-NAV-0041869; CFPB-NAV-0041870; CFPB-NAV-0041871; CFPB-NAV-0041872; CFPB-NAV-0041873; CFPB-NAV-0041874; CFPB-NAV-0041875; CFPB-NAV-0041876; CFPB-NAV-0041877; CFPB-NAV-0041878; CFPB-NAV-0041880; CFPB-NAV-0041882; CFPB-NAV-0041884; CFPB-NAV-0041886; CFPB-NAV-0041888; CFPB-NAV-0041890; CFPB-NAV-0041892; CFPB-NAV-0041893; CFPB-NAV-0041895; CFPB-NAV-0041897; CFPB-NAV-0041899; CFPB-NAV-0041901; CFPB-NAV-0041903; CFPB-NAV-0041906; CFPB-NAV-0041909; CFPB-NAV-0041913; CFPB-NAV-0041915; CFPB-NAV-0041917; CFPB-NAV-0041919; CFPB-NAV-0041920; CFPB-NAV-0041922; CFPB-NAV-0041924; CFPB-NAV-

0041925; CFPB-NAV-0041927; CFPB-NAV-0041928; CFPB-NAV-0041930; CFPB-NAV-0041931; CFPB-NAV-0041933; CFPB-NAV-0041934; CFPB-NAV-0041936; CFPB-NAV-0041938; CFPB-NAV-0041940; CFPB-NAV-0041942; CFPB-NAV-0041945; CFPB-NAV-0041947; CFPB-NAV-0041949; CFPB-NAV-0041950; CFPB-NAV-0041952; CFPB-NAV-0041953; CFPB-NAV-0041954; CFPB-NAV-0041955; CFPB-NAV-0041956; CFPB-NAV-0041957; CFPB-NAV-0041959; CFPB-NAV-0041960; CFPB-NAV-0041961; CFPB-NAV-0041963; CFPB-NAV-0041965; CFPB-NAV-0041967; CFPB-NAV-0041969; CFPB-NAV-0041970; CFPB-NAV-0041972; CFPB-NAV-0041973; CFPB-NAV-0041975; CFPB-NAV-0041976; CFPB-NAV-0041978; CFPB-NAV-0041979; CFPB-NAV-0041981; CFPB-NAV-0041982; CFPB-NAV-0041984; CFPB-NAV-0041985; CFPB-NAV-0041986; CFPB-NAV-0041989; CFPB-NAV-0041990; CFPB-NAV-0041991; CFPB-NAV-0041994; CFPB-NAV-0041995; CFPB-NAV-0041996; CFPB-NAV-0041999; CFPB-NAV-0042000; CFPB-NAV-0042003; CFPB-NAV-0042004; CFPB-NAV-0042005; CFPB-NAV-0042008; CFPB-NAV-0042009; CFPB-NAV-0042013; CFPB-NAV-0042014; CFPB-NAV-0042019; CFPB-NAV-0042020; CFPB-NAV-0042025; CFPB-NAV-0042026; CFPB-NAV-0042027; CFPB-NAV-0042032; CFPB-NAV-0042033; CFPB-NAV-0042036; CFPB-NAV-0042037; CFPB-NAV-0042038; CFPB-NAV-0042041; CFPB-NAV-0042229; CFPB-NAV-0042230; CFPB-NAV-0042232; CFPB-NAV-0042234; CFPB-NAV-0042235; CFPB-NAV-0042237; CFPB-NAV-0042239; CFPB-NAV-0042240; CFPB-NAV-0042242; CFPB-NAV-0042244; CFPB-NAV-0042245; CFPB-NAV-0042248; CFPB-NAV-0042249; CFPB-NAV-0042250; CFPB-NAV-0042253; CFPB-NAV-0042254; CFPB-NAV-0042255; CFPB-NAV-0042257; CFPB-NAV-0042258; CFPB-NAV-0042261; CFPB-NAV-0042262; CFPB-NAV-0042265; CFPB-NAV-0042266; CFPB-NAV-0042269; CFPB-NAV-0042270; CFPB-NAV-0042271; CFPB-NAV-0042274; CFPB-NAV-0042275; CFPB-NAV-0042279; CFPB-NAV-0042280; CFPB-NAV-0042283; CFPB-NAV-0042291; CFPB-NAV-0042293; CFPB-NAV-0042712; CFPB-NAV-0042715; CFPB-NAV-0042716; CFPB-NAV-0042717; CFPB-NAV-0042725; CFPB-NAV-0042727; CFPB-NAV-0042752; CFPB-NAV-0042753; CFPB-NAV-0042754; CFPB-NAV-0042755; CFPB-NAV-0042756; CFPB-NAV-0042758; CFPB-NAV-0042759; CFPB-NAV-0042761; CFPB-NAV-0043210; CFPB-NAV-0043211; CFPB-NAV-0043213; CFPB-NAV-0043215; CFPB-NAV-0043217; CFPB-NAV-0043219; CFPB-NAV-0043242; CFPB-NAV-0043243; CFPB-NAV-0043244; CFPB-NAV-0043246; CFPB-NAV-0043378; CFPB-NAV-0043380

Category 80

Description: Confidential pre-decisional and deliberative communications and documents prepared by or shared among personnel in the Bureau, personnel in the Department of Education, personnel in the Department of Treasury, and/or personnel in the Executive Office of the President relating to the development and drafting of the documents titled “Fact Sheet: Protecting Student Loan Borrowers” and “Fact Sheet: Taking Action to Help More Americans Manage Student Debt” (released on April 28, 2016), including drafts of the documents and related communications; purpose of communications and documents was to develop, obtain, provide, or discuss opinions, recommendations, reactions, suggestions, or views of personnel in the Bureau and other federal agencies or offices regarding the content of the document in

connection with the process of drafting the document; communications and documents contain or reflect non-final analyses, reactions, recommendations, suggestions, or views of personnel in the aforementioned federal agencies or offices in connection with the aforementioned process; communications and documents preceded final decisions regarding the content and publication of the document.

Privileges: Deliberative Process Privilege

Documents Withheld or Redacted: CFPB-NAV-0041597; CFPB-NAV-0041598; CFPB-NAV-0041599; CFPB-NAV-0041601; CFPB-NAV-0041603; CFPB-NAV-0041604; CFPB-NAV-0041766; CFPB-NAV-0041767; CFPB-NAV-0041768; CFPB-NAV-0041770; CFPB-NAV-0041771; CFPB-NAV-0041773; CFPB-NAV-0041775; CFPB-NAV-0041776; CFPB-NAV-0041777; CFPB-NAV-0041778; CFPB-NAV-0041779; CFPB-NAV-0041781; CFPB-NAV-0041782; CFPB-NAV-0041787; CFPB-NAV-0041789; CFPB-NAV-0041790; CFPB-NAV-0041805; CFPB-NAV-0041807; CFPB-NAV-0041809; CFPB-NAV-0041810; CFPB-NAV-0041812; CFPB-NAV-0041819; CFPB-NAV-0041821; CFPB-NAV-0041822; CFPB-NAV-0041823; CFPB-NAV-0041825; CFPB-NAV-0041826; CFPB-NAV-0041828; CFPB-NAV-0041837; CFPB-NAV-0042216; CFPB-NAV-0042217; CFPB-NAV-0042221; CFPB-NAV-0042222; CFPB-NAV-0042223; CFPB-NAV-0043177; CFPB-NAV-0043179; CFPB-NAV-0043181; CFPB-NAV-0043183; CFPB-NAV-0043186; CFPB-NAV-0043189; CFPB-NAV-0043376; CFPB-NAV-0043535

Category 81

Description: Confidential pre-decisional and deliberative communications and documents prepared by or shared among personnel in the Bureau, personnel in the Department of Education, and/or personnel in the Department of Treasury relating to the drafting of public relations materials relating to the release of the July 20, 2016 Memorandum from Ted Mitchell to James Runcie regarding "Policy Direction on Federal Student Loan Servicing," including drafts of the press release, drafts of Q&As for press, a draft of remarks from former Director Richard Cordray, and related communications; purpose of the communications and documents was to develop, obtain, provide, or discuss opinions, recommendations, suggestions, or views of personnel in the Bureau and other federal agencies or offices regarding the content of the press materials in connection with the process of determining how to present the agencies' policies or positions regarding student loan servicing to the public; communications and documents contain or reflect non-final analyses, reactions, recommendations, suggestions, or views of personnel in the aforementioned federal agencies or offices in connection with the aforementioned process; communications and documents preceded final decisions regarding the content and release of the press materials.

Privileges: Deliberative Process Privilege

Documents Withheld or Redacted: CFPB-NAV-0042714; CFPB-NAV-0042728; CFPB-NAV-0042729; CFPB-NAV-0042730; CFPB-NAV-0042732; CFPB-NAV-0043220; CFPB-NAV-0043223; CFPB-NAV-0043226; CFPB-NAV-0043229; CFPB-NAV-0043232; CFPB-NAV-

0043235; CFPB-NAV-0043247; CFPB-NAV-0043249; CFPB-NAV-0043251; CFPB-NAV-0043253; CFPB-NAV-0043255; CFPB-NAV-0043371; CFPB-NAV-0043537; CFPB-NAV-0043540; CFPB-NAV-0043543; CFPB-NAV-0043546; CFPB-NAV-0043548; CFPB-NAV-0043551; CFPB-NAV-0043555

Category 82

Description: Confidential communications involving attorneys in the Bureau's Legal Division and/or the Bureau's Office of Supervision Policy for the purpose of obtaining or providing legal advice regarding the drafting of public relations materials relating to the July 20, 2016 Memorandum from Ted Mitchell to James Runcie regarding "Policy Direction on Federal Student Loan Servicing."

Privileges: Attorney-Client Privilege

Documents Withheld or Redacted: CFPB-NAV-0042728; CFPB-NAV-0042729; CFPB-NAV-0042730; CFPB-NAV-0042732; CFPB-NAV-0043220; CFPB-NAV-0043223; CFPB-NAV-0043226; CFPB-NAV-0043229; CFPB-NAV-0043232; CFPB-NAV-0043235; CFPB-NAV-0043247; CFPB-NAV-0043249; CFPB-NAV-0043251; CFPB-NAV-0043253; CFPB-NAV-0043255; CFPB-NAV-0043371; CFPB-NAV-0043537; CFPB-NAV-0043540; CFPB-NAV-0043543; CFPB-NAV-0043546; CFPB-NAV-0043548; CFPB-NAV-0043551; CFPB-NAV-0043555

Category 83

Description: Confidential communications involving attorneys in the Bureau's Legal Division and/or Bureau's Office of Supervision for the purpose of obtaining or providing legal advice regarding the drafting of the July 20, 2016 Memorandum from Ted Mitchell to James Runcie regarding "Policy Direction on Federal Student Loan Servicing"; attached drafts of the memorandum reflect such legal advice provided by attorneys in the Bureau's Legal Division and/or Bureau's Office of Supervision Policy.

Privileges: Attorney-Client Privilege

Documents Withheld or Redacted: CFPB-NAV-0042240; CFPB-NAV-0042242; CFPB-NAV-0042291; CFPB-NAV-0042293; CFPB-NAV-0042712; CFPB-NAV-0042715; CFPB-NAV-0042716; CFPB-NAV-0042717; CFPB-NAV-0042752; CFPB-NAV-0042753; CFPB-NAV-0042754; CFPB-NAV-0042755; CFPB-NAV-0042756; CFPB-NAV-0042758; CFPB-NAV-0042759; CFPB-NAV-0042761

Category 84

Description: Confidential communications for the purpose of obtaining or providing legal advice from attorney in the Department of Education regarding Department of Education regulations and aspects of student loan servicing; communications reflect sharing of information relating to and in furtherance of common interests relating to student loan servicing.

Privileges: Attorney-Client Privilege, Common Interest Privilege

Documents Withheld or Redacted: CFPB-NAV-0041619; CFPB-NAV-0041621; CFPB-NAV-0041622; CFPB-NAV-0041928; CFPB-NAV-0041930; CFPB-NAV-0041931; CFPB-NAV-0041933; CFPB-NAV-0041934; CFPB-NAV-0041936; CFPB-NAV-0041938; CFPB-NAV-0041940; CFPB-NAV-0041942

Category 85

Description: Confidential pre-decisional and deliberative communications prepared by or shared among personnel in the Bureau and/or personnel in the Department of Education relating to the development and drafting by the Department of Education of the October 1, 2015 report titled "Strengthening the Student Loan System to Better Protect All Borrowers"; purpose of communications was to develop, obtain, provide, or discuss opinions, recommendations, suggestions, or views of personnel in the Bureau and other federal agencies or offices regarding the content of the report in connection with the process of drafting the report; communications and documents preceded final decisions by the Department of Education regarding the content and publication of the report.

Privileges: Deliberative Process Privilege

Documents Withheld or Redacted: CFPB-NAV-0041525; CFPB-NAV-0043064; CFPB-NAV-0043066; CFPB-NAV-0043068; CFPB-NAV-0043286; CFPB-NAV-0043367